

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION

In re:	§	
	§	
DALAL, KAMAL	§	Case No. 07-23056 SPS
	§	
Debtor(s)	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Frances Gecker, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Kenneth S. Gardner
219 S. Dearborn Street
7th Floor
Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 07/27/2010 in Courtroom 642,

United States Courthouse
219 S. Dearborn Street
Chicago, Illinois 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 06/24/2010 By: _____

Frances Gecker
325 N. LaSalle Street
Suite 625
Chicago, IL 60654

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In re: §
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SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

<i>The Final Report shows receipts of</i>	\$	2,000.36
<i>and approved disbursements of</i>	\$	0.00
<i>leaving a balance on hand of¹</i>	\$	2,000.36

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
	\$

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee: Frances Gecker</i>	\$ 400.09	\$ 0.00
<i>Attorney for trustee:</i>	\$	\$
<i>Appraiser:</i>	\$	\$
<i>Auctioneer:</i>	\$	\$
<i>Accountant:</i>	\$	\$
<i>Special Attorney for trustee:</i>	\$	\$
<i>Charges:</i>	\$	\$
<i>Fees:</i>	\$	\$
<i>Other:</i>	\$	\$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Other:</i>	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor:</i>	\$	\$
<i>Attorney for:</i>	\$	\$
<i>Accountant for:</i>	\$	\$
<i>Appraiser for:</i>	\$	\$
<i>Other:</i>	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		\$	\$
		\$	\$
		\$	\$

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 25,327.68 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.3 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
000001	<i>DISCOVER BANK</i>	\$ 8,912.10	\$ 563.09
	<i>LVNV Funding LLC its successors and assigns as</i>		
000002		\$ 290.44	\$ 18.35

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<i>FIA CARD SERVICES,</i>			
000003	NA/BANK OF AMERICA	\$ 3,597.18	\$ 227.28
000004	Chase Bank	\$ 12,527.96	\$ 791.55

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		\$	\$
		\$	\$
		\$	\$

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		\$	\$
		\$	\$
		\$	\$

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 0.00 .

Prepared By: /s/Frances Gecker

Chapter 7 Trustee

Frances Gecker

*325 N. LaSalle Street
Suite 625
Chicago, IL 60654*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF NOTICEDistrict/off: 0752-1
Case: 07-23056User: csimmons
Form ID: pdf006Page 1 of 1
Total Noticed: 20

Date Rcvd: Jun 25, 2010

The following entities were noticed by first class mail on Jun 27, 2010.

db +Kamal Dalal, 2458 187th St., Lansing, IL 60438-4102
 aty +Kurt J Kolar, Law Office of Kurt J. Kolar, 123 W Madison, Suite 1800, Chicago, IL 60602-4610
 aty +Zane L Zielinski, Frank/Gecker LLP, 325 N. LaSalle, Suite 625, Chicago, IL 60654-6465
 11800239 Bank Of America, PO Box 15726, Wilmington, DE 19886-5726
 11800240 +Baskin Robbins, 130 Royal St., Canton, MA 02021-1010
 11800241 Cardiothoracic & Vascular Surgical Assoc, PO Box 66973, Slot 30249, Chicago, IL 60666-0973
 15105669 +Chase Bank, P.O. Box 15145, Wilmington, DE 19850-5145
 11800242 Chase Bank, PO Box 15153, Wilmington, DE 19886-5153
 11800243 Countrywide Mortgage, PO Box 650225, Dallas, TX 75265-0225
 11800237 +Dalal Kamal, 2458 187th St, Lansing, IL 60438-4102
 11800245 GM Card, PO Box 37281, Baltimore, MD 21297-3281
 11800238 +Law Office Of Kurt J Kolar, 123 W Madison Ste 1800, Chicago, IL 60602-4610
 11800246 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
 (address filed with court: US Dept. Of Education, PO Box 7202, Utica, NY 13504)
 11800247 +Wells Fargo, PO Box 348750, Sacramento, CA 95834-8750
 11800248 +Yogini Dalal, 2458 187th St., Lansing, IL 60438-4102

The following entities were noticed by electronic transmission on Jun 25, 2010.

tr +E-mail/Text: csmith@fgllp.com Frances Gecker, 325 North LaSalle Street,
 Suite 625, Chicago, IL 60654-6465
 14757924 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 26 2010 00:07:00 DISCOVER BANK,
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
 11800244 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 26 2010 00:07:00 Discover, PO Box 30395,
 Salt Lake City, UT 84130-0395
 14953015 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 26 2010 00:06:38
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
 Oklahoma City, OK 73124-8809
 14813737 E-mail/Text: resurgentbknotifications@resurgent.com
 LVNV Funding LLC its successors and assigns as, assignee of Citibank,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2010

Signature:

